



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Report As of Date 12/31/2014

Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	188	3789
3	Number of Unique Borrowers Denied Assistance	63	1421
4	Number of Unique Borrowers Withdrawn from Program	550	8612
5	Number of Unique Borrowers in Process	146	N/A
6	Total Number of Unique Borrower Applicants	947	13968
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$1,445,462	\$30,156,291
9	Total Spent on Administrative Support, Outreach, and Counseling	\$203,056	\$7,430,862
10	Borrower Income (\$)		
11	Above \$90,000	0.53%	0.37%
12	\$70,000- \$89,000	2.13%	2.19%
13	\$50,000- \$69,000	13.30%	12.33%
14	Below \$50,000	84.04%	85.11%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	2.66%	3.54%
17	110%- 119%	4.26%	2.38%
18	100%- 109%	1.60%	3.51%
19	90%- 99%	5.32%	4.41%
20	80%- 89%	3.19%	5.12%
21	Below 80%	82.97%	81.04%
22	Geographic Breakdown (by county)		
23	Autauga	1	43
24	Baldwin	4	141
25	Barbour	0	5
26	Bibb	0	9
27	Blount	1	50
28	Bullock	0	5
29	Butler	1	13
30	Calhoun	4	106
31	Chambers	0	11
32	Cherokee	0	7
33	Chilton	1	19
34	Choctaw	0	3
35	Clarke	0	7
36	Clay	0	6
37	Cleburne	0	6
38	Coffee	1	13
39	Colbert	7	25
40	Conecuh	1	3
41	Coosa	0	7
42	Covington	1	9
43	Crenshaw	0	2
44	Cullman	2	80
45	Dale	2	22
46	Dallas	0	19
47	DeKalb	1	35
48	Elmore	2	63
49	Escambia	1	14
50	Etowah	1	70
51	Fayette	0	3
52	Franklin	1	9
53	Geneva	0	8
54	Greene	1	4
55	Hale	1	15
56	Henry	1	8
57	Houston	3	54
58	Jackson	1	9
59	Jefferson	43	642
60	Lamar	1	3
61	Lauderdale	4	36

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Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
62	Lawrence	3	34
63	Lee	4	60
64	Limestone	7	102
65	Lowndes	0	10
66	Macon	1	8
67	Madison	25	537
68	Marengo	0	4
69	Marion	0	11
70	Marshall	3	70
71	Mobile	14	462
72	Monroe	1	11
73	Montgomery	14	282
74	Morgan	4	130
75	Perry	0	1
76	Pickens	0	6
77	Pike	0	8
78	Randolph	0	7
79	Russell	1	10
80	Shelby	9	165
81	St. Clair	8	64
82	Sumter	0	4
83	Talladega	0	45
84	Tallapoosa	2	25
85	Tuscaloosa	4	115
86	Walker	1	20
87	Washington	0	6
88	Wilcox	0	3
89	Winston	0	5
90	Home Mortgage Disclosure Act (HMDA)		
91	Borrower		
92	Race		
93	American Indian or Alaskan Native	0	17
94	Asian	0	9
95	Black or African American	75	1280
96	Native Hawaiian or other Pacific Islander	0	4
97	White	90	1912
98	Information not provided by borrower	23	567
99	Ethnicity		
100	Hispanic or Latino	3	41
101	Not Hispanic or Latino	162	3181
102	Information not provided by borrower	23	567
103	Sex		
104	Male	77	1547
105	Female	88	1675
106	Information not provided by borrower	23	567
107	Co-Borrower		
108	Race		
109	American Indian or Alaskan Native	0	9
110	Asian	0	9
111	Black or African American	30	480
112	Native Hawaiian or other Pacific Islander	0	1
113	White	49	1132
114	Information not provided by borrower	18	365
115	Ethnicity		
116	Hispanic or Latino	2	35
117	Not Hispanic or Latino	77	1596
118	Information not provided by borrower	18	365
119	Sex		
120	Male	24	511
121	Female	55	1120
122	Information not provided by borrower	18	365

Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
123	Hardship		
124	Unemployment	169	3700
125	Underemployment	16	81
126	Divorce	0	0
127	Medical Condition	2	5
128	Death	0	0
129	Other	1	3
130	Current Loan to Value Ratio (LTV)		
131	<100%	69.15%	69.23%
132	100%-109%	12.23%	11.59%
133	110%-120%	7.98%	7.73%
134	>120%	10.64%	11.45%
135	Current Combined Loan to Value Ratio (CLTV)		
136	<100%	67.02%	67.75%
137	100%-119%	21.28%	18.82%
138	120%-139%	7.45%	6.78%
139	140%-159%	2.13%	2.90%
140	>=160%	2.12%	3.75%
141	Delinquency Status (%)		
142	Current	37.23%	52.05%
143	30+	11.70%	15.04%
144	60+	17.55%	12.93%
145	90+	33.52%	19.98%
146	Household Size		
147	1	40	901
148	2	55	1141
149	3	42	775
150	4	26	639
151	5+	25	333

Alabama			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund for Alabama's Unemployed Homeowners			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	185	3780
4	% of Total Number of Applications	24.93%	29.43%
5	<i>Denied</i>		
6	Number of Borrowers Denied	40	1274
7	% of Total Number of Applications	5.39%	9.92%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	377	7652
10	% of Total Number of Applications	50.81%	59.57%
11	<i>In Process</i>		
12	Number of Borrowers In Process	140	N/A
13	% of Total Number of Applications	18.87%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	742	12846
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	814	781
20	Median 1st Lien Housing Payment After Assistance	0	N/A
21	Median 2nd Lien Housing Payment Before Assistance	41	90
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	101,388	95,950
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	3,287	7,632
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness ¹	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	5
29	Median Assistance Amount	3,873	7,170
30	Assistance Characteristics		
31	Assistance Provided to Date	\$1,379,914	\$29,967,997
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	70	83
37	<i>Current</i>		
38	Number	70	1972
39	%	37.84%	52.17%
40	<i>Delinquent (30+)</i>		
41	Number	22	568
42	%	11.89%	15.03%
43	<i>Delinquent (60+)</i>		
44	Number	33	490
45	%	17.84%	12.96%
46	<i>Delinquent (90+)</i>		
47	Number	60	750
48	%	32.43%	19.84%

Alabama			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund for Alabama's Unemployed Homeowners			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	136	3453
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	1
57	%	0.00%	0.03%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	1
63	%	0.00%	0.03%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	12	293
70	%	8.82%	8.49%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	1	2162
73	%	0.74%	62.61%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	123	996
82	%	90.44%	28.84%
83	Homeownership Retention²		
84	Six Months Number	N/A	3391
85	Six Months %	N/A	98.52%
86	Twelve Months Number	N/A	3055
87	Twelve Months %	N/A	98.29%
88	Twenty-four Months Number	N/A	2163
89	Twenty-four Months %	N/A	94.50%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Alabama			
HFA Performance Data Reporting- Program Performance Short Sale Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Applications	0.00%	0.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	2	7
7	% of Total Number of Applications	12.50%	13.21%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	14	46
10	% of Total Number of Applications	87.50%	86.79%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	16	53
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	0
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	0
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness ¹	N/A	N/A
28	Median Length of time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	0	0
30	Assistance Characteristics		
31	Assistance Provided to Date	\$0	\$0
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	0	0
37	<i>Current</i>		
38	Number	0	0
39	%	0.00%	0.00%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	0	0
45	%	0.00%	0.00%
46	<i>Delinquent (90+)</i>		
47	Number	0	0
48	%	0.00%	0.00%

49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	N/A	N/A
60	%	N/A	N/A
61	<i>Short Sale</i>		
62	Number	N/A	N/A
63	%	N/A	N/A
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	N/A	N/A
73	%	N/A	N/A
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<i>Deed in Lieu</i>		
78	Number	0	0
79	%	0.00%	0.00%
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	N/A	N/A
82	%	N/A	N/A
83	Homeownership Retention²		
84	Six Months Number	N/A	N/A
85	Six Months %	N/A	N/A
86	Twelve Months Number	N/A	N/A
87	Twelve Months %	N/A	N/A
88	Twenty-four Months Number	N/A	N/A
89	Twenty-four Months %	N/A	N/A
90	Unreachable Number	N/A	N/A
91	Unreachable %	N/A	N/A
	1. Includes second mortgage settlement		
	2. Borrower still owns home		

Alabama			
HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	5	11
4	% of Total Number of Applications	1.88%	0.84%
5	<i>Denied</i>		
6	Number of Borrowers Denied	21	144
7	% of Total Number of Applications	7.89%	11.04%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	234	1143
10	% of Total Number of Applications	87.97%	87.65%
11	<i>In Process</i>		
12	Number of Borrowers In Process	6	N/A
13	% of Total Number of Applications	2.26%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	266	1304
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	875	875
20	Median 1st Lien Housing Payment After Assistance	466	\$504
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	99,333	99333
24	Median 1st Lien UPB After Program Entry	56,841	83693
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness ¹	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	0
29	Median Assistance Amount	12,358	20546
30	Assistance Characteristics		
31	Assistance Provided to Date	\$65,548	\$188,294
32	Total Lender/Servicer Assistance Amount	0	0
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
34	Median Lender/Servicer Assistance per Borrower	0	0
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	53	120
37	<i>Current</i>		
38	Number	0	0
39	%	0.00%	0.00%
40	<i>Delinquent (30+)</i>		
41	Number	0	2
42	%	0.00%	18.18%
43	<i>Delinquent (60+)</i>		
44	Number	1	1
45	%	20.00%	9.09%
46	<i>Delinquent (90+)</i>		
47	Number	4	8
48	%	80.00%	72.73%
49	Program Outcomes		

Alabama			
HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program			
		QTD	Cumulative
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	9
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	2	8
67	%	66.67%	88.89%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	1	1
82	%	33.33%	11.11%
83	Homeownership Retention²		
84	Six Months Number	N/A	3
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	0
87	Twelve Months %	N/A	0.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			